

Fill in this information to identify your case:

Debtor 1 **Guilan Norouzi**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **EASTERN DISTRICT OF MISSOURI**

Case number **16-44742**
(if known)

☒ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Victoria Zadeh and Jay Steinberg Creditor's Name 415 Poinsetta Road Clearwater, FL 33756 Number, Street, City, State & Zip Code	\$787,110.64	\$326,000.00	\$786,950.64

Describe the property that secures the claim:
1 Chasselle Lane St Louis, MO 63141
Residence:
 As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☒ Disputed
Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☒ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here:
 If this is the last page of your form, add the dollar value totals from all pages.
 Write that number here:

\$787,110.64

\$787,110.64

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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Debtor 1 Guilan Norouzi
First Name Middle Name Last Name

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(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF MISSOURI

Case number 16-44742
(if known)

☐ Check if this is an
amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B; Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.

☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

<div>4.1</div> <p>Danna McKittrick, PC Nonpriority Creditor's Name Attn: A. Thomas DeWoskin, Esq. 7701 Forsyth Blvd., Suite 800 Saint Louis, MO 63105 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Attorney fees</u></p>	<p>\$20,000.00</p>
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Debtor 1 **Guilan Norouzi**

Case number (if know) **16-44742**

<p>4.2 GNVZ, LC Nonpriority Creditor's Name R/A Gregory Hoffman 230 South Bemiston, Ste. 1110 Saint Louis, MO 63105 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 0646 When was the debt incurred? 7/8/15 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Judgment for 50% interest in GNVZ, LC</p>	<p>Unknown</p>
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Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

<p>Name and Address Gregory F. Hoffman 230 S. Bemiston Suite 1110 Saint Louis, MO 63105</p>	<p>On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.12 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</p>
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Last 4 digits of account number

<p>Name and Address Robert J. Lenze, Esq. 3703 Watson Road Saint Louis, MO 63139</p>	<p>On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.12 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</p>
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Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

<p>Total claims from Part 1</p>	<p>6a. Domestic support obligations</p>	<p>6a. \$ 0.00</p>
	<p>6b. Taxes and certain other debts you owe the government</p>	<p>6b. \$ 0.00</p>
	<p>6c. Claims for death or personal injury while you were intoxicated</p>	<p>6c. \$ 0.00</p>
	<p>6d. Other. Add all other priority unsecured claims. Write that amount here.</p>	<p>6d. \$ 0.00</p>
	<p>6e. Total Priority. Add lines 6a through 6d.</p>	<p>6e. \$ 0.00</p>
<p>Total claims from Part 2</p>	<p>6f. Student loans</p>	<p>6f. \$ 0.00</p>
	<p>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p>	<p>6g. \$ 0.00</p>
	<p>6h. Debts to pension or profit-sharing plans, and other similar debts</p>	<p>6h. \$ 0.00</p>
	<p>6i. Other. Add all other nonpriority unsecured claims. Write that amount here.</p>	<p>6i. \$ 20,000.00</p>
	<p>6j. Total Nonpriority. Add lines 6f through 6i.</p>	<p>6j. \$ 20,000.00</p>

Fill in this information to identify your case:

Debtor 1 Guilan Norouzi
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF MISSOURI

Case number 16-44742
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice,
Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Guilan Norouzi

Guilan Norouzi
Signature of Debtor 1

Date July 20, 2016

X _____

Signature of Debtor 2

Date _____

**United States Bankruptcy Court
Eastern District of Missouri**

In re Guilan Norouzi

Debtor(s)

Case No. 16-44742

Chapter 7

VERIFICATION OF CREDITOR MATRIX - AMENDED

The above named debtor(s) hereby certifies/certify under penalty of perjury that the attached list containing the names and addresses of my creditors (Matrix), consisting of 1 page(s) and is true, correct and complete.

/s/ Guilan Norouzi

Guilan Norouzi

Debtor

Dated: July 20, 2016

Danna McKittrick, PC
Attn: A. Thomas DeWoskin, Esq.
7701 Forsyth Blvd., Suite 800
Saint Louis, MO 63105

GNVZ, LC
R/A Gregory Hoffman
230 South Bemiston, Ste. 1110
Saint Louis, MO 63105

Gregory F. Hoffman
230 S. Bemiston
Suite 1110
Saint Louis, MO 63105

Robert J. Lenze, Esq.
3703 Watson Road
Saint Louis, MO 63139

Victoria Zadeh and Jay Steinberg
415 Poinsetta Road
Clearwater, FL 33756

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

In re:) **Case No.: 16-44742-705**
) **Chapter 7**
GUILAN NOROUZI,)
)
)
 Debtor.)

MEMORANDUM OF FILING AMENDED SCHEDULES

COMES NOW Debtor Guilan Norouzi (the "Debtor"), by and through undersigned
counsel, and hereby files her Amended Schedule D and Amended Schedule F as follows:

1. Schedule D: Added Victoria Zadeh and Jay Steinberg as a secured creditor.
2. Schedule F: Added Danna McKittrick, PC as an unsecured creditor and updated
GNVZ, LC's claim amount to unknown.

Respectfully submitted,

DESAI EGGMANN MASON LLC

By: /s/ Robert E. Eggmann
ROBERT E. EGGMANN (#37374MO)
DANIELLE SUBERI (#59688MO)
7733 Forsyth Boulevard, Suite 800
St. Louis, Missouri 63105
(314) 881-0800
(314) 881-0820 - FAX
reggmann@demlawllc.com
dsuberi@demlawllc.com

ATTORNEYS FOR DEBTOR
GUILAN NOROUZI

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re:) Case No.: 16-44742-705
) Chapter 7
GUILAN NOROUZI,)
)
Debtor.)

NOTICE OF AMENDMENT TO SCHEDULES TO ADD CREDITOR(S)

To: Creditor(s) on attached Amended Schedules and listed below:

Danna McKittrick, PC
Attn: A. Thomas DeWoskin, Esq
7701 Forsyth Blvd., Suite 800
St. Louis, MO 63105

GNVZ, LC
r/a Gregory Hoffman
230 South Bemiston, Ste. 1110
St. Louis, MO 63105

Gregory Hoffman
230 S. Bemiston, Suite 1110
St. Louis, MO 63105

Robert J. Lenz, Esq.
3703 Watson Road
St. Louis, MO 63139

Victoria Zadeh and Jay Steinberg
415 Poinsetta Road
Clearwater, FL 33756

1. **Amended Schedules.** You are hereby notified that the above Debtor(s) filed Amended Schedules and added you as a creditor in this case. The following documents are attached for you. *(Check all that are attached)*
 - ☒ A copy of the Amended Schedule adding you as a creditor;
 - ☒ A copy of the original Order and Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines showing the debtor's full social security number;
 - ☒ A copy of any order or notice that set a deadline by which proofs of claim are or were to be filed along with a proof of claim form, if applicable.
2. **Claims.** You are further notified that: *(Check one option)*
 - ☒ This is a no-asset case. It is unnecessary to file a claim now. If it is determined there are assets to distribute, creditors will receive a notice setting a deadline to file claims.
 - ☐ This is an asset case. You may file a proof of claim by the deadline specified in the order or notice that set a deadline by which proofs of claim are or were to be filed, or within 30 days of the date of service of this notice, whichever is later.
3. **Discharge.** You are further notified that you may file a complaint to determine dischargeability pursuant to 11 U.S.C. § 523(c) or to object to discharge pursuant to 11 U.S.C. § 727(c) not later than sixty (60) days after the date on the certificate of service of this notice, or within the time originally set for filing such a complaint, whichever is later.

Dated: July 20, 2016

Respectfully submitted,

DESAI EGGMANN MASON LLC

By: /s/ Robert E. Eggmann

ROBERT E. EGGMANN (#37374MO)

DANIELLE SUBERI (#59688MO)

7733 Forsyth Boulevard, Suite 800

St. Louis, Missouri 63105

(314) 881-0800

(314) 881-0820 - FAX

reggmann@demlawllc.com

dsuberi@demlawllc.com

ATTORNEYS FOR DEBTOR

GUILAN NOROUZI

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re:) Case No.: 16-44742-705
) Chapter 7
GUILAN NOROUZI,)
) Debtor.)

CERTIFICATE OF SERVICE

~~COMES NOW Debtor Guilan Norouzi by and through undersigned counsel, and certifies~~
that on July 20, 2016, a copy of Amended Schedule D, Amended Schedule E/F, Declaration
Concerning Debtor's Amended Schedules, Memorandum of Filing Amended Schedules, Notice
of Amendment to Schedules to Add Creditor, and Order and Notice of Chapter 7 Bankruptcy
Case, Meeting of Creditors, & Deadlines were served upon the following electronically or by
first class mail, postage prepaid:

Danna McKittrick, PC
Attn: A. Thomas DeWoskin, Esq
7701 Forsyth Blvd., Suite 800
St. Louis, MO 63105

GNVZ, LC
r/a Gregory Hoffman
230 South Bemiston, Ste. 1110
St. Louis, MO 63105

Gregory Hoffman

230 S. Bemiston, Suite 1110
St. Louis, MO 63105

Robert J. Lenz, Esq.
3703 Watson Road
St. Louis, MO 63139

Victoria Zadeh and Jay Steinberg
415 Poinsetta Road
Clearwater, FL 33756

Respectfully submitted,

DESAI EGGMANN MASON LLC

By: /s/ Robert E. Eggmann

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DANIELLE SUBERI (#59688MO)

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ATTORNEYS FOR DEBTOR

GUILAN NOROUZI